

Form 137 – aplccmpn

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 15-12155-VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael Costa  
17 Clover Lane South  
Vernon, NJ 07462

Catherine M. Costa  
17 Clover Lane South  
Vernon, NJ 07462

Social Security No.:

xxx-xx-1456

xxx-xx-6080

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON APPLICATION FOR COMPENSATION**

NOTICE IS HEREBY GIVEN that there will be a hearing held before the honorable Vincent F. Papalia on:

Date: 2/16/17

Time: 02:00 PM

Location: Courtroom 3B, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor, Newark, NJ 07102

for the purpose of acting on applications for compensation. Attendance by creditors is welcome, but not required.

The following applications for compensation have been filed:

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**APPLICANT(S)**

Melinda D. Middlebrooks, Debtor's Attorney

**COMMISSION OR FEES**

Fee: \$1,230.00

**EXPENSES**

\$64.73

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Creditors may be heard before the applications are determined.

In accordance with D.N.J. Local Bankruptcy Rule 2016-1(d), appearances are not required on applications for compensation unless objections are filed. Objections shall be filed and served no later than seven (7) days prior to the scheduled hearing date (D.N.J. LBR 2016-1(h)).

Dated: January 23, 2017

JAN:

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Michael Costa  
 Catherine M. Costa  
 Debtors

Case No. 15-12155-VFP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 137

Page 1 of 2  
 Total Noticed: 42

Date Rcvd: Jan 23, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 25, 2017.

db/jdb  
 cr +Michael Costa, Catherine M. Costa, 17 Clover Lane South, Vernon, NJ 07462-3031  
 +Nationstar Mortgage LLC, Stern, Lavinthal & Frankenberg, 105 Eisenhower Parkway,  
 Suite 302, Roseland, NJ 07068-1640  
 cr +Robertson, Anschutz & Schneid P.L., Ocwen Loan Servicing LLC, Bankruptcy Department,  
 6409 Congress Ave., Ste 100, Boca Raton, FL 33487-2853  
 515316852 BP Cardmember Service, PO Box 15153, Wilmington, DE 19886-5153  
 515316849 +Bank of America Home Loans, PO Box 5170, Simi Valley, CA 93062-5170  
 515316853 Capital One Bank (USA), NA, PO Box 71083, Charlotte, NC 28272-1083  
 515474163 Capital One, N.A., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 515500093 Capital One, N.A., PO Box 71083, Charlotte, NC 28272-1083  
 515316854 +Care Regional Medical Center, #2 Stone Harbor Blvd., Cape May Court House, NJ 08210-2138  
 515333345 +Citizens Auto Finance Inc. fka rbs citizens na, 443 Jefferson Blvd, RJW 135,  
 Warwick RI 02886-1321  
 515316855 +Collections & Recoveries, Inc., PO Box 35, Northfield, NJ 08225-0035  
 515316856 Credit First - Firestone, P.O. Box 81344, Cleveland, OH 44188-0344  
 515488281 +Credit First NA, PO Box 818011, Cleveland, OH 44181-8011  
 515316858 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
 (address filed with court: Dell Financial Services, c/o DFS Customer Care Department,  
 P.O. Box 81577, Austin, TX 78708-1577)  
 515316859 Gettington.Com, PO Box 166, Newark, NJ 07101-0166  
 515879468 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: NATIONSTAR MORTGAGE, LLC, PO BOX 619096, DALLAS, TX 75261-9741)  
 516333064 +Nationstar Mortgage LLC, Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave., Suite 100,  
 Boca Raton, FL 33487-2853  
 515316864 RBS Citizens, NA, PO Box 42113, Providence, RI 02940-2113  
 515316865 +Stacey Costa, 27 Thomas Street, Clifton, NJ 07013-1026  
 515316867 Target Card Services, P.O. Box 660170, Dallas, TX 75266-0170

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 23 2017 23:58:51 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 23 2017 23:58:48 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 515316850 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 23 2017 23:55:40  
 Best Buy Credit Services, c/o Portfolio Recovery Associates, LLC, PO Box 41067,  
 Norfolk, VA 23541-1067  
 515523021 +E-mail/Text: bncmail@w-legal.com Jan 23 2017 23:59:00 COMENITY CAPITAL BANK,  
 C/O WEINSTEIN & RILEY, P.S., 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 515509479 +E-mail/Text: bnc@bass-associates.com Jan 23 2017 23:57:51 Cavalry SPV I, LLC,  
 c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Suite 200, Tucson, AZ 85712-1083  
 515477551 +E-mail/Text: bankruptcy@cavps.com Jan 23 2017 23:59:15 Cavalry SPV I, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340  
 515316857 +E-mail/Text: creditonebknofications@resurgent.com Jan 23 2017 23:58:03 Credit One Bank,  
 P.O. Box 98873, Las Vegas, NV 89193-8873  
 516450609 +E-mail/Text: cio.bncmail@irs.gov Jan 23 2017 23:58:25 Department of Treasury,  
 Internal Revenue Service, P O Box 7346, Philadelphia, PA 19101-7346  
 515316860 E-mail/Text: bnckohlsnotices@becket-lee.com Jan 23 2017 23:58:11 Kohl's, P.O. Box 3043,  
 Milwaukee, WI 53201-3043  
 515558646 E-mail/PDF: resurgentbknofications@resurgent.com Jan 23 2017 23:55:22  
 LVNV Funding, LLC its successors and assigns as, assignee of FNBK, LLC,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 515316861 E-mail/PDF: gecsed@recoverycorp.com Jan 23 2017 23:55:17 Lowe's/Synchrony Bank,  
 PO Box 530914, Atlanta, GA 30353-0914  
 515567761 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 23 2017 23:56:40  
 Portfolio Recovery Associates, LLC, c/o Amazon.com Store Card, POB 41067,  
 Norfolk VA 23541  
 515565159 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 24 2017 00:13:04  
 Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541  
 515565433 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 23 2017 23:56:16  
 Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541  
 515567742 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 24 2017 00:13:12  
 Portfolio Recovery Associates, LLC, c/o Paypal Smart Connect, POB 41067,  
 Norfolk VA 23541  
 515567750 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 24 2017 00:13:11  
 Portfolio Recovery Associates, LLC, c/o Qcard, POB 41067, Norfolk VA 23541  
 515565157 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 23 2017 23:56:41  
 Portfolio Recovery Associates, LLC, c/o Walmart Credit Card, POB 41067, Norfolk VA 23541  
 515316862 E-mail/PDF: gecsed@recoverycorp.com Jan 23 2017 23:55:52 PayPal Smart Connect,  
 P.O. Box 960080, Orlando, FL 32896-0080  
 515316863 E-mail/PDF: gecsed@recoverycorp.com Jan 23 2017 23:55:17 QVC, Inc., Customer Service,  
 1200 Wilson Drive at Studio Park, West Chester, PA 19380  
 515316866 E-mail/PDF: gecsed@recoverycorp.com Jan 23 2017 23:55:52 Synchrony Bank/Amazon,  
 PO Box 960013, Orlando, FL 32896-0013

District/off: 0312-2

User: admin  
Form ID: 137

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Total Noticed: 42

Date Rcvd: Jan 23, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515366675 +E-mail/Text: bncmail@w-legal.com Jan 23 2017 23:59:00 TD BANK USA, N.A.,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
515316868 E-mail/PDF: gecsed@recoverycorp.com Jan 23 2017 23:55:52 Walmart/Synchrony Bank,  
PO Box 530927, Atlanta, GA 30353-0927

TOTAL: 22

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

lm\* Bank of America Home Loans, PO Box 5170, Simi Valley, CA 93062-5170  
515553993\* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,  
PO Box 10390, Greenville, SC 29603-0390)  
516440518\* Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346  
515559229\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage LLC, Attn: Bankruptcy Department,  
PO Box 619096, Dallas, Texas 75261-9741)  
515567739\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067,  
Norfolk VA 23541)  
515316851 ##Best Buy Credit Services, PO Box 183195, Columbus, OH 43218-3195  
TOTALS: 0, \* 5, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 25, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 19, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor NATIONSTAR MORTGAGE LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Jeanette F. Frankenberg on behalf of Creditor Nationstar Mortgage LLC cmecf@sternlav.com  
Jessica M. Minneci on behalf of Debtor Michael Costa jminneci@middlebrooksshapiro.com  
Jessica M. Minneci on behalf of Joint Debtor Catherine M. Costa jminneci@middlebrooksshapiro.com  
Joseph M. Shapiro on behalf of Joint Debtor Catherine M. Costa jshapiro@middlebrooksshapiro.com  
Joseph M. Shapiro on behalf of Debtor Michael Costa jshapiro@middlebrooksshapiro.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Melinda D. Middlebrooks on behalf of Joint Debtor Catherine M. Costa  
middlebrooks@middlebrooksshapiro.com, melindamiddlebrooks@gmail.com  
Melinda D. Middlebrooks on behalf of Debtor Michael Costa middlebrooks@middlebrooksshapiro.com,  
melindamiddlebrooks@gmail.com  
R. A. Lebron on behalf of Creditor BANK OF AMERICA, N.A. bankruptcy@feinsuch.com  
R. A. Lebron on behalf of Loss Mitigation Bank of America Home Loans bankruptcy@feinsuch.com  
TOTAL: 11